



Financial Mathematics

Instructor

Ms. Reyes

Phone

713-688-1361

Email

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Classroom Location

Rm 3213

Virtual Location

Microsoft TEAMS

Office Hours

Thursday 4:10 – 5:10pm

Course Overview

Financial Mathematics is a course about personal money management. Students will apply critical-thinking skills to analyze personal financial decisions based on current and projected economic factors.

Course Objectives

Throughout the course, you will meet the following goals:

- Apply the basics of personal finance to real-world situations
- Understand the rules and regulations of federal and state taxes
- Use statistics to make data-based financial decisions
- Distinguish between various forms of debt and credit and analyze each
- Calculate return on various forms of investments

Relevant Text

Real Life Financial Math by Decker & Associates

Course Materials

- Laptop w/ Charger
- Stylus(optional)
- Headphones
- 5-Subject Notebook
- Pens/Pencils

Resources

- [Interview Questions](#)
- [Finance Vocabulary](#)
- [Finance Calculator](#)

Virtual Meeting Etiquette

During any virtual session, make sure you all mute your microphones until you are directed to do otherwise. TEAMS has an option of “raising your hand” use this for any

questions and wait for the teacher to call on you. Stay on topic, PLEASE do not post irrelevant comments, links, or pictures.

Communication

I will communicate with you regularly during class time through pre-recorded videos (only when I am out), small group interventions, discussions, email, chat, canvas, and the hub. You will also communicate with classmates via online tools or face to face as you collaborate on tasks. ASK and ANSWER questions during discussions to develop your speaking and listening skills.

Grading Policy

You will be graded on class participation and the work you submit electronically to your teacher. Grading categories are as follows: assignments, projects, participation in class discussions, quizzes/unit tests, and final exam.

Attendance

Attendance will be taken daily in person.

Late & Make-Up Work

I will accept late work, with a 10% deduction each day it is late. If you are absent, it is your responsibility to view the calendar in the HUB to see what lesson you missed that day and complete it ASAP.

Additional Information

If you need additional assistance or tutoring, please schedule a time for intervention. I will host tutorials every Thursday from 4:10 – 5:10 pm by appointment only.

Syllabus Acknowledgement

You will acknowledge the syllabus by submitting a google form that will be given to you on the first day of school.

Course Sequence

Units	Topic
Unit 1	Setting Goals & Expectations
Unit 2	Career Discovery
Unit 3	Wages & Benefits
Unit 4	Your Future
Unit 5	Selecting Postsecondary Education
Unit 6	Funding Postsecondary Education
Unit 7	Income Taxes & Payroll Deductions
Unit 8	Keeping Score – Financial Statements & Risks
Unit 9	Wants & Needs
Unit 10	Personal Property & Insurance
Unit 11	All About Cars
Unit 12	Housing
Unit 13	Estate Planning, Retirement Plans, & Annuities
Unit 14	Investing to Achieve Goals
Unit 15	Game of Real Life